

THE COMMISSIONER OF PATENTS AND TRADEMARKS  
WASHINGTON, D.C. 20231

Sir:

Transmitted herewith for filing is the Utility patent application of:

INVENTOR: **AKIKO SATO AND YUSUKE MISHINA**FOR: **BANK SYSTEM PROGRAM, CREDIT  
SERVICE PROGRAM AND IC CARD**

Enclosed are:

- ☒ 10 sheets of ☐ formal ☐ informal drawings.  
☒ Request for Priority transmitting certified copy of Japanese patent application 2002-369174 to claim priority date of December 20, 2002  
☒ An assignment of the invention to Hitachi., Ltd.  
☒ An Executed Declaration  
☒ The filing fee is calculated as shown below:

FOR	NUMBER FILED		NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS	13	-20	0	x\$18 =	00.00
INDEPENDENT CLAIMS	3	-3	0	x\$86 =	00.00
MULTIPLE DEPENDENT CLAIM(S) (if applicable)				+\$290 =	
BASIC FEE					\$770.00
TOTAL OF ABOVE					\$770.00
REDUCTION BY <input type="checkbox"/> FOR FILING BY SMALL ENTITY (note 37 C.F.R. § 1.9, 1.27, 1.28). IF APPLICABLE, VERIFIED STATEMENT MUST BE ATTACHED					
TOTAL					\$770.00

- ☒ A check in the amount of **\$810.00** to cover the filing and assignment fees is enclosed.

☒ The Commissioner is hereby authorized to charge any additional fees associated with this communication, including patent application filing fees and processing fees under 37 C.F.R. § 1.16 and 1.17, or credit any overpayment to **Deposit Account Number 08-1480**.

Respectfully submitted,

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